OG¦E[®] **CUSTOMER GUIDE**

Whether you're new in OG&E's service area or one of our established customers, we welcome the opportunity to serve you. At OG&E, we energize life, providing life-sustaining and life-enhancing products and services, while honoring our commitment to strengthen our communities.

ABOUT OG&E

OG&E is a regulated, investor-owned, tax-paying electric company supplying power to more than 889,000 customers across 30,000 square miles in Oklahoma and western Arkansas. We own and operate multiple active generating stations, wind farms, and solar farms across the service area. Additionally, we purchase power from three wind farms.

OG&E, with about 7,240 megawatts of capacity, generates electricity from natural gas, wind, solar, low-sulfur Wyoming coal and Oklahoma coal.

CUSTOMER SUPPORT

OG&E Customer Support is available at 800-272-9741. English and Spanish-speaking advocates are available from 8 a.m. to 5 p.m., CST, Monday through Friday, and our automated system and outage reporting are available 24 hours a day, 365 days a year.

OUTAGE SUPPORT

System Watch[™] is OG&E's online outage monitoring system, providing real-time outage information. Access it at OGE.com/OutageMap or on the OG&E mobile app.

Ways to report an outage:

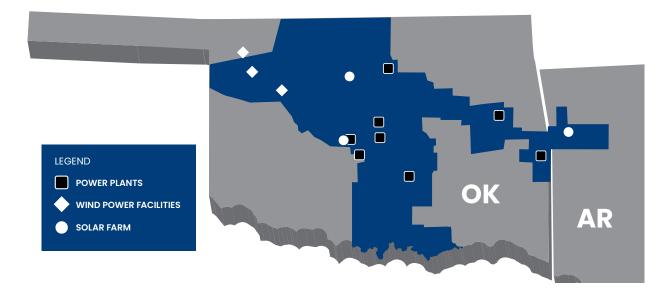
OG&E mobile app (available on iOS and Android)

Text OUT to 32001 once signed up for myOGEalerts™

Online at OGE.com/outages

Call 800-522-6870

OG&E SERVICE AREA



BE PREPARED

Loss of power can be caused by severe weather, trees, wildlife or equipment failure. Sign up for **myOGEalerts**[™] at **OGE.com/alerts** to receive outage alerts. You can also get tips on what to do before, during and after an outage and other safety information at **OGE.com/StormSafety**.

WAYS TO PAY YOUR BILL

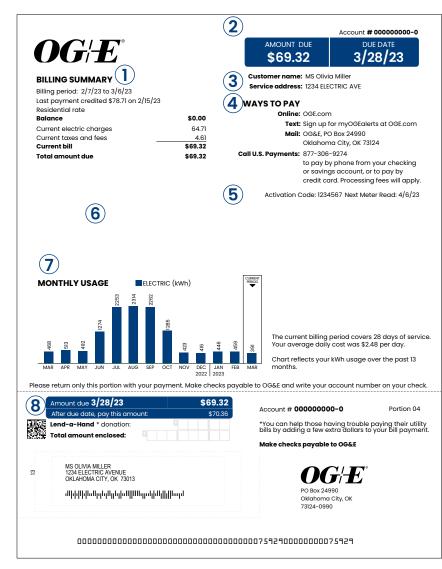
OG&E conducts its monthly billing operations on a "cycle" basis. This procedure allows us to spread out our billing work uniformly each month. You will receive your bill a few days after your meter is read. There are several convenient ways to pay your monthly electric bill:

- OG&E mobile app (available on iOS and Android).
- Online at OGE.com.
- Text to pay by signing up for myOGEalerts[™] at OGE.com/alerts.
- **Auto Pay** automatically deducts your payment from your checking or savings account on its due date. For more information or to enroll, visit **OGE.com/AutoPay**.
- **Mail** using the return envelope that is provided with your bill. Our mailing address is: OG&E, P.O. Box 24990, Oklahoma City, OK 73124-0990.
- In person at an authorized kiosk station in your area. You may pay with cash, credit or debit card at the kiosks. Find a complete list of authorized kiosks at OGE.com/kiosks or by contacting OG&E Customer Service. A transaction fee may apply.
- **Call U.S. Payments at 877-603-9274.** Pay with a checking account, savings account or credit card. Processing fees will apply.

UNDERSTANDING YOUR BILL

Your monthly OG&E bill provides more information than just your bill amount. This is a sample of a typical Oklahoma residential bill. Your bill is personalized based on your rate and account information, so it may be slightly different.

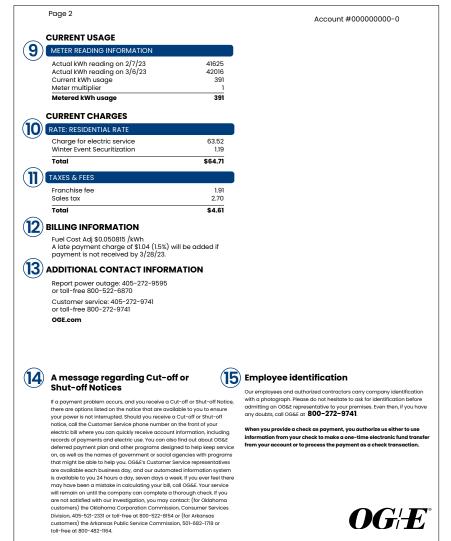
- This section shows your total amount due by calculating your last month's bill minus payments that have been made. It also adds in your current month's charges to calculate your total amount due. It shows the dates in this billing period, plus any late payment fees.
- 2. This section shows the amount due and due date for your current bill, plus your account number. Your account number is needed when you contact us about your account or sign up for online services.
- 3. This is the name and service address associated with your account.
- Choose the most convenient way to pay your bill. You can also pay on the OG&E mobile app (available on iOS and Android) or at a kiosk location.
- 5. If you haven't signed up for online services yet, an activation code will show here. You'll be asked for this code when you sign up. This area also shows the dates of your next billing period.
- 6. Additional information about your account will be shown here and on the back of your bill depending on your rate. You may also get information about energy efficiency programs and tips to help you save energy and money.
- Easily see your monthly electric (kWh) usage trends over the past 13 months (or your length of service at this address). You can also find your average daily cost here. See more details by viewing your Energy Insights at OGE.com/insights.
- 8. Use this portion of the bill if you pay by mail. If you'd like to help neighbors in need, please consider adding a little extra to your payment to support our Lend-a-Hand program.



- 9. Here you will find the dates when your meter was read. The difference between your past and current usage shows how much energy (kWh) was used this billing period. A meter multiplier is used to make tracking energy (kWh) easier for high-usage customers. Most residential customers have a meter multiplier of 1.
- 10. Your rate is listed here. The charge for electric service is the cost of producing electricity and delivering it to you. It is a combination of the customer charge, energy charge, and applicable riders. Winter Event Securitization will be listed here. You will also see the Low Income Assistance Program (LIAP) credit in this section, if applicable. Visit our FAQs for more details about the charge for electric service at OGE.com/BillFAQs.
- 11. Sales taxes and franchise fees applicable to each customer can be found here.
- 12. You may see details about your bill, like program information, in this section. The fuel cost adjustment amount and the amount due if your payment is not received by the due date also appear here.
- 13. You can contact OG&E online at OGE.com/ContactUs or by phone.
- 14. Learn what to do if you receive a Cut-off Notice.
- 15. Scammers target our customers by phone, email, and door-to-door, saying they work for OG&E. Learn how to keep yourself and your account information safe at OGE.com/scams.

View the interactive guide at OGE.com/bill





HOW IS THE STANDARD RESIDENTIAL PRICE FOR ELECTRICITY CALCULATED?

The cost for electricity is a combination of the customer charge, energy charge, fuel adjustment amount, applicable taxes/fees and applicable riders.

Customer Charge:

A fixed monthly fee to cover a portion of the fixed cost of providing service to each customer and will not change based on the customer's monthly usage. This charge includes costs such as the meter, distribution system, billing and providing customer service. \$13 per customer per billing cycle (this is also the minimum monthly bill amount).

Energy Charge:

A charge that varies based on a customer's chosen rate and how much electricity (kWh) a customer uses each month. For residential and small business customers, this charge covers the cost of infrastructure to provide electricity to the customer.

Residential rates shown below:

Summer Season

(OG&E revenue months of June through October of any year.) First 1400 kWh per month @ 6.85¢ per kWh. All additional kWh per month @ 7.60¢ per kWh.

Winter Season

(OG&E revenue months of November of any year through May of the succeeding year.)

First 600 kWh per month @ 6.85¢ per kWh. All additional kWh per month @ 2.63¢ per kWh.

Fuel Adjustment Amount

This recovers the cost of fuel used to generate electricity. It also recovers any cost of electricity purchased from other suppliers. OG&E does not, and cannot by law, profit from the cost of fuel. Those costs are passed along directly to each customer.

Applicable Taxes/Fees

Sales taxes and franchise fees applicable to each customer. Franchise fees are the amount assessed by cities for use of the streets and alleyways. OG&E uses the streets and alleyways for its distribution system to deliver electricity to customers. In some areas, a gross receipts tax is assessed, in lieu of a franchise fee, for the same purpose.

Applicable Riders

There are two types of riders at OG&E:

- 1. Optional Rates: Programs to which customers subscribe, such as renewable energy programs and advanced time-of-use rates.
- 2. Cost Recovery Mechanisms: Riders that recover costs outside of OG&E's control (e.g. storm restoration costs) and costs for major infrastructure projects, such as grid enhancement. Riders that recover costs outside of OG&E's control are expected to be in place for many years. Riders that recover project costs for particular programs (e.g. energy efficiency programs) are expected to last the duration of the program.

Rate Schedules and other riders include:

Residential, Residential Time-of-Use (R-TOU), Residential EV TOU (R-EV-TOU), Residential Guaranteed Flat Bill (R-GFB), Residential Variable Peak Pricing (R-VPP), General Service (GS), GS TOU, GS Guaranteed Flat Bill, GS VPP, Oil and Gas Producers, Oil and Gas Producers TOU, Oil and Gas Producers VPP, Power and Light, Power and Light TOU, Large Power & Light Standard, Large Power and Light TOU, Public Schools-Small, Public Schools-Small-TOU, Public Schools-Small-VPP, Public Schools-Large, Public Schools-Large-TOU, Municipal Roadway and Area Lighting (closed), Outdoor Security Lighting (closed), LED Lighting, Municipal Water Pumping, Municipal Water Pumping TOU, Municipal Water Pumping VPP, Day-Ahead Pricing, Flex Price, Low Income Assistance Program Rider, Utility Solar Program, Green Power Wind Rider, Fuel Cost Adjustment Rider, Rider for Annual Public Utility Assessment Fee, Military Base Tariff Credit, Load Reduction Rider, Storm Cost Recovery Rider, Renewable Energy Program Rider, Tax Change Rider, Energy Efficiency Program Rider, Automated Metering (Smart Meter) Opt-Out Rider, Economic Development Incentive Credit Rider, Production Tax Credit Rider, Southwest Power Pool Cost Tracker, Grid Enhancement Mechanism, Energizing Renewable Connections, Outside Certified Territory Rate, Interim Rate Rider, Winter Event Securitization Mechanism.

You may elect to transfer to a new rate plan subject to the terms and availability contained in the individual tariff. OG&E also has rate plans available to provide electric service to small power production facilities.

HOW TO READ YOUR ELECTRIC METER

The meter scrolls through many different displays that will show your kilowatt-hour (kWh) usage and other system and diagnostic information.

Most of the scrolling digital displays are identified by a number in the bottom left corner of your meter. This number represents what type of data is being shown. For more information, visit **OGE.com/MeterFAQs**.

BILLING AND PAYMENT OPTIONS

Paperless Billing

With Paperless Billing, view your bill online and have it sent straight to your inbox instead of your mailbox. There are no statements to misplace, no checks to write, and no stamps to buy. Sign up at **OGE.com/PaperlessBilling**.

Average Monthly Billing

Know ahead of time what to expect each month with Average Monthly Billing. The plan is designed to average your monthly payments and level out those unusually high bills that occur during months of high electricity use. Your total annual cost for electricity remains about the same, but you have the convenience of a more consistent bill each month. Learn more at OGE.com/AMB.

Guaranteed Flat Bill

Lock in your energy costs with the same monthly payment for an entire year by enrolling in Guaranteed Flat Bill. Your bill remains the same amount regardless of how much electricity you use in the heat of the summer or cold of winter. Visit **OGE.com/GFB** to see if you qualify.

THIRD PARTY NOTIFICATION PLAN

OG&E's "Third Party Notification" plan allows any residential customer to designate a "third party" such as a relative, friend, neighbor or social workerto receive a copy of any cut-off notices OG&E must send because of nonpayment of electric bills.

*The third party is not obligated to pay any past-due bills.

ELDERLY/PHYSICAL DISABILITY/LIFE THREATENING PLAN

When OG&E must consider disconnecting electric service because of past-due bills, we will phone the customer the day before disconnect and inform the Oklahoma Corporation Commission in writing 10 days prior. This only applies to customers who are over age 65, have a physical disability or a life threatening condition. OG&E, the customer and the Commission can work together to resolve the problem.

SENIOR CITIZENS DISCOUNT

If eligible, customers who are subscribed to the Residential Time-of-Use (R-TOU), Residential EV Time-of-Use (R-EV-TOU) or Residential Variable Peak Pricing (R-VPP) rates will receive a \$5.00 discount during the five Summer Season months of the year that they are on these rates. To be eligible, the primary account holder must be at least 65 years of age and must supply date of birth at time of signing up for these rates.

LEND-A-HAND

OG&E and The Salvation Army have partnered to offer assistance with energy bills through the Lend-a-Hand program. You can make a tax-deductible contribution when you pay your bill by entering the amount in the Lend-a-Hand space provided.

CUSTOMER SUPPORT FOR THE HEARING IMPAIRED

We are pleased to assist hearing and speech-impaired customers with the TTY to Voice device. Dial 711 or 800-722-0353 from the device to reach an operator who will contact OG&E on your behalf. The operator will verbally relay your typed message to our customer support advocate, who will answer verbally as the operator types back to you.

DEPOSITS

A new customer may be required to post a deposit in the amount of one-sixth of the estimated annual bill as a condition of service. Interest on this deposit is paid monthly to the customer. The deposit for residential service will be refunded after 12 months of satisfactory payments, providing that payments were not late more than twice, service was not disconnected and no returned checks were presented within the past 12 months. Deposits for non-residential customers will be refunded after 5 years of continuous service at the same service address, providing that the deposit does not exceed \$20,000, payments were not late more than twice, service was not disconnected and no returned checks were presented within the past 24 months. All other deposits for non-residential customers will be refunded and no returned checks were presented within the past 24 months.

An established customer may be required to post a deposit in the amount of one-sixth of the estimated annual bill if any of the following conditions are met:

- 1. Payment is not received by the due date in two or more of the last 12 billing periods.
- 2. Service has been disconnected for nonpayment of bills in the last 12 months.
- 3. Payment has been made with a subsequently dishonored check two or more times in the last 12 months.